



What You Need to Know about Overdrafts and Overdraft Fees
Overdraft Services Consent
ATM and One-Time Debit Card Transactions

An overdraft occurs when you do not have enough money in your account to cover a transaction, but for your convenience, Pinpoint Federal Credit Union (Pinpoint) pays the transaction anyway. We can cover your overdrafts in two different ways:

- 1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as linking your account to up to two other accounts, such as Share Savings or your Super Saver, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Share drafts/checks, and other transactions made using your checking account
• Automatic bill payments
• Other electronic transactions, including ACH transactions

We do not authorize and pay overdrafts for the following types of transactions, unless you ask us to (see below):

- ATM transactions
• One-time debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if the Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$25.00 each time we pay an overdraft.
• There is no limit on the total fees we can charge you for overdrawing your account.

What if I want the Credit Union to authorize and pay overdrafts on my ATM and one-time debit card transactions?

If you want Pinpoint to authorize and pay overdrafts on ATM and one-time debit card transactions, please complete the form below and deliver it to: Pinpoint FCU, 603 Center Street, Milton, PA 17847-0455 or call 570-742-3903.

If there are multiple owners on the ATM and/or debit card account, either owner can act on behalf of all owners on this account. Only one (1) account owner signature is needed to add or remove the overdraft coverage.

ADD COVERAGE

checkbox

I want the Credit Union to authorize and pay overdrafts on my ATM and one-time debit card transactions. I understand I will be charged fees as listed above.

I have the right to revoke this coverage at any time by contacting the Credit Union in writing or by phone.

REMOVE COVERAGE

checkbox

I do not want the Credit Union to authorize and pay overdrafts on my ATM and one-time debit card transactions.

Member/Owner Signature

Member/Owner Signature

Date

Printed Name

Printed Name

Account Number

CREDIT UNION CONSENT CONFIRMATION

Signature of Credit Union Employee

Signature of Credit Union Employee

Effective Date/Time

Effective Date/Time

checkbox

Coverage Added

checkbox

Coverage Removed